

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: KENNETH PATRICK RAY  
AKA: KENNETH P RAY

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 1-22-00036-HWV

KENNETH PATRICK RAY  
AKA: KENNETH P RAY

Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on April 15, 2025, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, through his attorney, Douglas R. Roeder, Esquire, and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- voluntarily dismiss their case within 5 days of the stipulation date.
- make the regular monthly payments to the trustee during the remaining term of the plan

As of April 15, 2025, the Debtor(s) is/are \$1400.00 in arrears a plan payment having last been made on September 12, 2024.

In accordance with said stipulation, the case may be dismissed

Dated: April 15, 2025

Respectfully submitted,

/s/ Douglas R. Roeder, Esquire

ID: 80016

Attorney for Trustee

Jack N. Zaharopoulos

Standing Chapter 13 Trustee

Suite A, 8125 Adams Drive

Hummelstown, PA 17036

Phone: (717) 566-6097

email: droeder@pamd13trustee.com

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CHAPTER 13 TRUSTEE  
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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on April 15, 2025, I served a copy of this Certificate of Default on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

GARY J. IMBLUM, ESQUIRE  
4615 DERRY STREET  
HARRISBURG PA 17111-

UNITED STATES TRUSTEE  
1501 NORTH 6<sup>TH</sup> STREET  
BOX 302  
HARRISBURG, PA 17102

Served by First Class Mail

KENNETH PATRICK RAY  
14846 SHERWOOD DRIVE  
GREENCASTLE PA 17225-

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 15, 2025

/s/ Matthew Harnsberger  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)